# Mortgage Processor Onboarding Guide

*A Comprehensive Guide by The Housing Assistant*

The Housing Assistant
EDUCATE. INNOVATE. CONNECT

## Purpose of This Guide

This onboarding plan was developed to help mortgage companies efficiently train and scale new mortgage processors. Whether your processor is entry-level or transitioning from another role, this guide outlines a structured 1-week training roadmap, performance expectations, and THA resources to maximize onboarding success.

## Week 1: Structured Training Plan

| Day | Focus Area | Objectives | THA Resource |
|---|---|---|---|
| Day 1 | Orientation & Systems | Introduce LOS platform, internal communication flow, team roles | Loan Lifecycle Flowchart |
| Day 2 | File Intake & Document Review | Understand stacking order, initial disclosures, submission checklist | Loan Submission Checklist, FHA/VA/USDA/Conv Checklists |
| Day 3 | Compliance Training | Overview of TRID, RESPA, TILA, Anti-Fraud Guidelines | Compliance Quick Sheet, Anti-Fraud Red Flags Checklist |
| Day 4 | 1003 Form & DPA Input | Proper data entry, common input errors, AI DPA Tool | 1003 Guide, DPA Search Tool |
| Day 5 | Hands-On Practice | Processor submits a mock file, trainer performs QC review | Mock File Review Template, Self-Audit Checklist |

## Post-Training Loan Volume Expectations

| Timeframe | Expected File Volume | Focus |
|---|---|---|
| Week 2 | 2–3 live files | Supervisor-reviewed file handling |

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|---|---|---|
| Weeks 3–4 | 4–6 files | Moderate load with increasing autonomy |
| Weeks 5–8 | 6–10 files | Full caseload with QA check-ins |
| Month 3+ | 10–15 files | Full production with monthly performance review |

## Key Risk Areas & Mitigation Tools

| Risk Area | Description | THA Resource |
|---|---|---|
| Late Disclosures | Missing TRID deadlines | TRID Timeline Tracker |
| Mis-stacked Files | Delays in underwriting or QC kickbacks | Submission Checklist |
| Incomplete Income Docs | VOEs, P&Ls, Tax Returns | Income Calculation Worksheets |
| Incorrect 1003 DPA Entry | Causes AUS denial or post-close issues | 1003 Guide, DPA Tool |
| Untracked Conditions | Missed clear-to-close timelines | Pipeline Tracker |

## Performance Expectations

- Accuracy: Submit fully complete files with no missing documents
- Compliance: Adhere to investor and federal guidelines (TRID, RESPA, FHA/VA/USDA/Conventional)
- Communication: Proactive file updates with internal teams and borrowers
- Efficiency: Improve speed and quality over first 30 days
- System Usage: Maintain status tracking in LOS and use provided tools/templates daily

## THA Tools to Integrate Into Onboarding

| Resource | Use Case |
|---|---|
| Mortgage Processing 101 Course | Foundation training on lifecycle and compliance |
| Loan Submission Checklists | FHA, VA, USDA, Conventional loan stacking |
| 1003 Field Guide | Correct subsidy and borrower info entry |
| AI-Powered DPA Tool | Find local/state/national programs and map them to 1003 fields |
| Income Calculation Worksheets | W2, Self-Employed (Sch C, E, 1120S) |
| TRID/RESPA/TILA Quick Sheets | Stay compliant and meet deadlines |
| Pipeline Tracker Template | Manage daily files and condition clearing |
| Anti-Fraud Checklist | Spot red flags early in borrower profiles |
| Post-Close QC Checklist | Assist in preventing buybacks and findings |

## 30-60-90 Day Onboarding Milestones

| Milestone | Timeline | Goal |
|---|---|---|
| 30-Day Check-In | End of Week 4 | Demonstrated ability to submit complete files with 90% accuracy |

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|---|---|---|
| 60-Day Check-In | End of Week 8 | Handle 8–10 files, 3+ loan types, limited supervision |
| 90-Day Check-In | End of Month 3 | Independently manage 10–15 files with full compliance and timeline tracking |

## Graduation & Next Steps

Upon successful 90-day onboarding:
- Assign full production-level file volume
- Provide access to ongoing THA updates and guides
- Encourage use of THA self-review tools for monthly file audits
- Introduce team peer learning sessions using updated THA content